Case 08-35363 Doc 1-1 Filed 12/29/08 Entered 12/29/08 15:25:05 Desc Petition

Page 1 of 51 B1 (Official Form 1) (1/08) United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS Voluntary Petition Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle) Harper, Nicole Antonia All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, marden, and trade names) Last four digits of Social-Security Complete EIN or other Tax-LD. No. (if more than Last four digits of Social-Security/Complete EIN or other Tax-LD. No (if more one, state all) 5594 than one, state all): Street Address of Debtor (No. and Street, City, and State) Street Address of Joint Debtot (No. and Street, City, and State) 430 N Lagrange Rd 1st Fl Lagrange Park, IL ZIP CODE 60526 ZIP CODE County of Residence or of the Principal Place of Business County of Residence of of the Principal Place of Busin Mailing Address of Debtor (if different from street address). Meslung Address of Joint Debtor (if different from street address) VETHS. GARDNE ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above) ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) (Form of Organization) (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Pention for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Mam Proceeding Chapter 11 Corporation (includes LLC and LLP) Ratiroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign D Other (If debtor is not one of the above entities. Commodity Broker Nonmum Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box) Tax-Exempt Entity (Check box, if applicable) Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code) personal, family, or household purpose Filing Fee (Check one box) Chapter 11 Debtors Check one bux: Full Filing Fee attached □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. ₹ 101(51D). signed application for the court's consideration certifying that the debtor is upable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. 靣 Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C § 1126(b). Statistical/Administrative Information U.S. Bankruptcy Court Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses pa Northern District Of Illinois distribution to unsecured creditors. Filed: 12/29/2008 **Estimated Number of Creditors** Time: 3:25:00 50-99 Debtor: Nicole Antonia Harper 1-49 100-199 200-999 LUU0-5.001-10,001-5,000 Case: 08-35363 10,000 25,000 Chapter: 7 Rec. # : Estimated Assets Judge: Eugene Wedoff \$0 to \$100,001 to 341 młg: 02/04/2009 @ 03:00pm \$50,001 to \$500,001 \$1,000,001 \$50,000,001 \$10,000,001 ConfHrg: 12/29/2008 12/29/2008 \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 Trustee: David Leibowitz million million million million Estimated Liabilities \$10,000,001 SU to \$500,001 \$50.001 to \$100,001 to \$1,000,001 \$50,000,001 \$50,000 \$100,000 \$500,000 to \$1 to \$50 to \$10 to \$100 million million million million

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B1 (Otheral Fer		2 01 51	Page 2		
Voluntary Pet	ition t be completed and filed in every case.)	Name of Debtor(s): Harper, Nicole Antonia			
	All Prior Bankruptcy Cases Filed Within Last 8 Y		······································		
Location		Case Number:	Date Filed:		
Where Filed: I Location	ii Chicago	32759	11/08/2000		
Where Filed:		Case Number:	Date Filed:		
	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affi	liate of this Debtor (If more than one, attach ad	ditional sheet.)		
Name of Debto	r:	Case Number:	Date Filed:		
District:		Relationship:	Judge.		
	Exhibit A	Exhibit B			
10Q) with the Softhe Securities	(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare thave informed the petitioner that [he or she] may proceed under chapter 712, or 13 of title 11. United States Code, and have explained the available under each such chapter. I further certify that I have delivered to debtor the notice required by 11 U.S.C. § 342(b).				
Exhibit A	as attached and made a part of this petition.	X Single Street			
		Signature of Attorney for Debtor(s) (Date)		
	Exhibit	c			
Does the debtor	own or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable barm to ou	hlir harlth ar cafaty?		
			one nearest of safety!		
Yes, and	Exhibit C is attached and made a part of this petition.				
No.					
Exhibit Exhibi	leted by every individual debtor. If a joint petition is filed by the debtor is attached and not petition: Description: Description:	nade a part of this petition.	h a separate Exhibit D.)		
	Information Regarding th	ne Debtor - Venue			
□7	(Check any application Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days	business or principal access in this District for I	80 days immediately		
	There is a bankruptcy case concerning debtor's affiliate general partn	er or nartnership pending in the Dictains			
	- State of the sta				
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)					
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)				
		(Name of landlord that obtained judgment)			
		(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, there are ci entire monetary default that gave rise to the judgment for possession	rcumstances under which the debtor would be p i, after the judgment for possession was entered.	ermitted to cure the		
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).				

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B1 (Official Form) 1 (1/08)	Page 3
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s):
	Datures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true	I declare under penalty of perjury that the information provided in this perition is true
and correct [If petitioner is an individual whose debts are primarily consumer debts and has	and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.
chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such	
chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified copies of the documents required by II U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11. United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X Signature of Debtor	x
х	(Signature of Foreign Representative)
Signature of Joint Debtor 773-746-9641	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney) Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X	<u> </u>
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debter path a complete the debter path.
Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum
Firm Name	fee for services chargeable by bankruptcy petition preparers. I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor
Address	or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Telephane Number	
Date	Printed Name and title, if any, of Bankruptcy Petition Preparer
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or
certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	Address
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the	x
debtor.	Date
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	
	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an
Title of Authorized Individual	indsvidual.
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and
	the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

NORTHERN D	istrict of ILLINOIS
In re Harper, Nicole Antonia	Case No.
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☑ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

	Official	Form	1,	Exh.	D	(10/06)) —	Cont
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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Date: 10/24/08

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

		NORTHERN DISTRICT OF	ILLINOIS
In re	Harper, Nicole Antonia		Case No.
	Debtor	-	
			Chapter7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property		1	s o		
B - Personal Property		3	\$ 4500		
C - Property Claimed as Exempt		1	· · · · · · · · · · · · · · · · · · ·		
D - Creditors Holding Secured Claims		1		s o	3.5
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)		2		8	
F - Creditors Holding Unsecured Nonpriority Claims		11		s 64287	
G - Executory Contracts and Unexpired Leases		1			
H - Codebtors		1			
I - Current Income of Individual Debtor(s)		1			\$ 3325
J - Current Expenditures of Individual Debtors(s)		1			s 3750
то	TAL		\$ 4500	s 64287	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court NORTHERN District Of ILLINOIS

In re Harper, Nicole Antonia	Case No.
Debtor	-
	Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	s	0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	s	0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule F) (whether disputed or undisputed)	\$	0
Student Loan Obligations (from Schedule F)	s	0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0
TOTAL	s	0

State the following:

Average Income (from Schedule I, Line 16)	s	3325
Average Expenses (from Schedule J, Line 18)	s	3750
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	s	5000

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$	0
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$	0
4. Total from Schedule F	s	64287
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	s	64287

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B6A (Official Form 6A) (12/07)

In re Harper, Nicole Antonia ,	Case No.		
Debtor	(If known)		

SCHEDULE A - REAL PROPERTY

Except as directed below. list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WITE, JOINT, OR COMPURETY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
				None
		al⊁	0	

(Report also on Summary of Schedules.)

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Harper, Nicole Antonia	Case	No.
Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

				. ,
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HASSAMO, WITE, XIBIT, OR COMMUNETY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
Checking, savings or other finan- cial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.	x			
Security deposits with public utilities, telephone companies, land-lords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Furniture - At My Aparment		2500
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing - At My Apartment		2000
7. Furs and jewelry	х			
8. Firearms and sports, photographic, and other hobby equipment.	x			
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	х			
10. Amnittes. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars, (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

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Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HASBARD, WITH, XXXII, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

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Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HASEAMED, WITH, JOSHT, OR COMMUNESTY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intengibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies	X			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Invensory.	х			
31. Ammals,	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
 	L	0 continuation sheets attached	「otal≯	\$ 4500

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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In re Harper, Nicole Antonia ,	Case No.
Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled	under:
(Check one box)	

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3) ☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Furniture	735-5/12-1001(a)(b);	2500	2500
Clothing	735-5/12-1001(a)(b);	2000	2000

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B6D (Official Form 6D) (12/07)

In re Harper, Nicole Antonia	Case No.
Debtor	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
ACCOUNT NO.			VALUE \$:	
			VALUE \$					*
ACCOUNT NO.								
			VALUE \$					
continuation sheets attached			Subtotal ► (Total of this page)				\$ 0	\$ 0
			Total ► (Use only on last page)			Ì	\$ 0	\$
						•	(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

Data.)

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B6E (Official Form 6E) (12/07)

In re Harper, Nicole Antonia	Case No.
Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name, Sec, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H." "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, drug, or another substance. 11 U.S.C. § 507(a)(10).	B6E (Official Form 6E) (12/07) - Cont.
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, drug, or another substance. 11 U.S.C. § 507(a)(10).	In re Harger Nicole Intonia , Case No. (If known)
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, drug, or another substance. 11 U.S.C. § 507(a)(10).	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, drug, or another substance. 11 U.S.C. § 507(a)(10).	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, brug, or another substance. 11 U.S.C. § 507(a)(10).	
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, brug, or another substance. 11 U.S.C. § 507(a)(10). Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors to maintain the capital of an insured denseitors inclination. THESE
FAmounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of	Claims for Death or Personal Injury While Debtor Was Intoxicated
Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of djustment.	irug, or another substance. 11 U.S.C. § 507(a)(10).
	Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of djustment.

0 continuation sheets attached

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In re Harper, Nicole Antonia	Case No.	
Debtor		if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent," If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data...

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF NLIQUIDATED CODEBTOR CONTINGENT **MAILING ADDRESS** INCURRED AND CLAIM DISPUTED INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. 02/2003 ACCOUNT NO. 5000 1st Natl Accept Co Home Mortgage 241 E Saginaw 500 East Lansing MI 48823 ACCOUNT NO. 600 02/2003 Afni Inc Collection Pob 3427 Bloomington IL 61702 ACCOUNT NO. 201211 01/06 500 Collection Afai Inc Po Box 3427 Bloomington IL 61702 ACCOUNT NO. 8176165770 12/2004 Medical Amca Po Box 1235 Elmsford NY 10523-0935 \$ 6150 Subtotal> continuation sheets attached \$ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re Harper, Nicole Antonia	Case No.
Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 372575299551003			12/2006				1000
Amex Po Box 297871 Fort Lauderdale FL 33329			Credit Card				
ACCOUNT NO. 372575039231007			12/2006				5000
Amex Po Box 297871 Fort Lauderdale FL 33329			Credit Card - Authorized User				3000
ACCOUNT NO. 4534984			02/2004				700
Bally Total Fitness 12440 E Imperial Hwy 30 Norwalk CA 90650			Installment Sales Contract				3
ACCOUNT NO. 4339930022374740			03/2006				0
Bank Of America Po Box 15019 Wilmongton DE 19850			Credit				
ACCOUNT NO. 4339930022374740			01/2007				500
Bank Of America Po Box 15019 Wilmington DE 19850			Credit Card				
Sheet no. 2 of 11 continuation sheets attact to Schedule of Creditors Holding Unsecured Nonpriority Claims	hed I		,	1	Subto	otal>	\$ 7200
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							

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In re Harper, Nicole Antonia	Case No.
Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	<u>,</u>						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4227652000530797			05/2007				0
Bp America 501 West Lake Park Blvd Houston TX 77079			Gas Card				
ACCOUNT NO.			07/2006				1000
Capital One Po Box 85520 Richmond VA 23285			Credit Card				1000
ACCOUNT NO. 4246315142023470			12/07				0
Chase - Card Member Services Po Box 15153 Wilmington DE 19886-5153			A				
ACCOUNT NO. 42668411			08/2007				6000
Chase Bank Usa Na Bankone Card Serv 800 Brooksedge Blv Westerville OH 43081			Credit Card				
ACCOUNT NO. 5082290037832125			05/06				0
Citibank Po Box 688915 Des Moines IA 50368-8915			Credit Card				: -
Sheet no. 3 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				otaD>	\$ 7000		
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)				\$			

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In re Harper, Nicole Antonia	Case No.
Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5588280020608961			6/2004				0
Citibank Po Box 688915 Des Moines IA 50368-8915			Credit Card				
ACCOUNT NO.			12/2006				17000
Citibank Sd Na			Credit Card				1,000
Po Box 6241 Sioux Falls SD 57117							
ACCOUNT NO. 6035322139046480			01/07				0
Citicards/bsbc Po Box 20483 Kausis City MO 64195			Credit				
ACCOUNT NO.			10/06				800
Ffcc-columbus Inc 1550 Old Henderson Rd St Columbus OH 43220			Dental				
ACCOUNT NO. 861866			01/2005				200
Financial Control Servic Po Box 668 N114 W19225 Clinton Germantown WI 53022			Collection				-
Sheet no. 4 of 11 continuation sheets attact to Schedule of Creditors Holding Unsecured Nonpriority Claims				······································	Subto	otal≯	\$ 18000
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					s		

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In re Harper, Nicole Antonia	Case No.
Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			7/2003				8500
Ford Motor Credit Pob 542000 Omaha NE 68154			Auto Loan				
ACCOUNT NO. 54079150			05/2004				1000
Hsbc Bank Po Box 5253 Carol Stream IL 60197			Credit Card				
ACCOUNT NO. 1534			01/02				4000
Hunter Warfield 3111 W Martin Luther King Tampa FL 33607			Collection				
ACCOUNT NO. 6746			05/2003				300
Illinois Collection 8231 185th St 100 Tinley Park IL 60487			Medical				
ACCOUNT NO. 6712			05/2003				300
Illinois Collection Se 8231 185th St 100 Tinley Park IL 60487			Medical				
Sheet no. 5 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal					otal>	\$ 14100	
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					de F.) istical	\$	

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In re Harper, Nicole Antonia ,	Case No.
Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 10153523			11/06				20
Nlinois Collection Services Po Box 1919 Tinley Park IL 60477-9110			Medical				and the state of t
ACCOUNT NO. 7618			01/05				300
Kca Financial Sves 628 North St Geneva IL 60134			Medical				
ACCOUNT NO. 55941189			03/07				50
Les Collections Po Box 2240 Burlington NC 27216-2240			Medical				
ACCOUNT NO. 805327			05/04				600
Merchants Credit 223 W Jackson St 900 Chicago IL 60606			Collection				
ACCOUNT NO. 806271			09/06				200
Merchants Credit 223 W Jackson St 900 Chicago IL 60606			Medical				
Sheet no. 6 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					otal>	\$ 1170	
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Scheduler and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)				de F.) sticul	\$		

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In re Harper, Nicole Antonia	Case No.
Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7618 Merchants Credit 223 W Jackson St 900 Chicago IL 60606			06/05 Medical				200
ACCOUNT NO. 806173 Merchants Credit 223 W Jackson St 900 Chicago IL 60606			01/2006 Medical				200
ACCOUNT NO. Metrodocs 431lakeview Ct Mount Prospect IL 60056			01/2008 Medical				347
ACCOUNT NO. 852394 Midland 8875 Aero Dr 200 San Diego CA 9213			02/2002 Collection				1200
ACCOUNT NO. Midland Credit Mgmt 8875 Aero Dr San Diego CA 92123			02/03 Collection				1300
Sheet no. 7 of 11 continuation sheets attached to Schedule of Creditors Holding Unrecured Nonpriority Claims					otai>	\$ 3247	
Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					s		

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In re Harper, Nicole Antonia ,	Case No.
Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

P.T.							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6695			02/2003				500
Nco Fin/22 507 Prudential Roa Horsham PA 19044			Collection				
ACCOUNT NO. 6695			06/04				500
Nco Fin/22 507 Prudential Roa			Telephone				300
Horsham IL 19044							
ACCOUNT NO. 8544			02/2003				200
Nco Fin/31 Po Box 41667 Philadelphia PA 19101			Utlifty ВШ				
ACCOUNT NO. 2007 Per 157-00002		<u></u>	8/07				20
Pff Emergency Services Po Box 428189 Evergreen Park IL 60805			Medical				
ACCOUNT NO. 2783			02/02				750
Professional Recovery System 600 17 St 2600 S Denver CO 80202			Collection				,50
Sheet no. 8 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					otal>-	\$ 1970	
Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					de F.) isticul	2	

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In re Harper, Nicole Antonia ,	Case No.

Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0653016642			10/2006				0
Shell Commercial Fleet Po Box 183019 Columbus OH 43218-3019			Gas Card				
ACCOUNT NO. 1001202116		- · · · · · · · · · · · · · · · · · · ·	12/2005				200
Speedway Super America Llc Attn; Credit Customer Service Springfield OH 45501			Gas Card				
ACCOUNT NO. 1001202116			08/07				0
Speedway Superamerica 500 Speedway Dr Enon OH 45323			Authorized User				
ACCOUNT NO.			01/05				300
State Collection Servi 2509 S Stoughton Rd Madison WI 53716			Medical				
ACCOUNT NO. 2509			01/2004				400
Torres Credit 27 Fairview St 301 Carlisle PA 17015			Utility				
Sheet no. 9 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					otal>	\$ 900	
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Scheduler and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					de F.) stical	S	

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In re Harper, Nicole Antonia ,	Case No.
Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			02/03				1500
Unistates Ca Llc 2809 Wehrle Dr 1 Williamsville NY 14221			Collection				
ACCOUNT NO. 1157			01/2004				550
United Collection Bur Inc 5620 Southwyck Blvd Ste Toledo OH 43614			Collection				
ACCOUNT NO. 1013			10/06				1000
United Financial Service 333 Washington Blv Marina Del Rey CA 90292			Collection				
ACCOUNT NO. 4798531204734869			01/2006				0
Us Bauk Po Box 79048 St Louis MO 63179-0408			Credit Card				
ACCOUNT NO. 4623028566164265 Us Bank - World Perks Pobox 790408			01/07 Credit Card				0
St Louis MO 63179-0408							
Sheet no. 10 of 11 continuation sheets attact to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subto	otai≻	\$ 3050
		(Report a	(Use only on last page of the o lso on Summary of Schedules and, if appli Summary of Certain Liabilit	cable on	Schedu the Stati	stical	\$

Case 08-35363 Doc 1-1 Filed 12/29/08 Entered 12/29/08 15:25:05 Desc Petition **B6F (Official Form 6F) (12/07)** - **Cont.** Page 26 of 51

In re Harper, Nicole Antonia	Case No.
Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 06lm720 Will Law Magistrate / Amberton 14 W Jefferson St			01/2006 Judgement				1500
Joliet IL 60432							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 11 of 11 continuation sheets attacto Schedule of Creditors Holding Unsecure Nonpriority Claims					Subt	otal>	\$ 1500
		(Report a	(Use only on last page of the lse on Summary of Schedules and, if appl Summary of Certain Liabil	icable or	d Schedi the Stat	istical	\$ 64287

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Paye 2	27 01 51
B6G (Official Form 6G) (12/07)	
In re Harper, Nicole Antonia	Case No
Debtor	(if known)
Describe all executory contracts of any nature and all un interests. State nature of debtor's interest in contract, i.e., "F lessee of a lease. Provide the names and complete mailing a minor child is a party to one of the leases or contracts, state	TRACTS AND UNEXPIRED LEASES expired leases of real or personal property. Include any timeshar Purchaser," "Agent," etc. State whether debtor is the lessor or ddresses of all other parties to each lease or contract described. It is the child's initials and the name and address of the child's parent dian." Do not disclose the child's name. See, 11 U.S.C. §112 and
Check this box if debtor has no executory contracts or unexp	ired leases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re Harper, Nicole Antonia	Case No.
Debtor	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
,	
	į

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In re Harper, Nicole Antonia	Case No.	
Debtor	<u></u>	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDE	NTS OF DEBTOR AND	SPOUSE
Status: Single	RELATIONSHIP(S):Joe Faulkner		AGE(S): 5
Employment:	DEBTOR		SPOUSE
Decupation Accou			
Name of Employer	Answer		
iow long employed			
Address of Employe	TF		
700 S California C	hicago, IL 60608		
COME: (Estimate o	f average or projected monthly income at time	DEBTOR	SPOUSE
case fil			
		\$ 5000	\$
	es, salary, and commissions		
(Prorate if not pai		\$0	\$
Estimate monthly o	vertime		
SUBTOTAL		\$ 5000	S
LESS PAYROLL E	SEDITATIONS	<u> </u>	
a. Payroll taxes and		\$1040_	•
o. Insurance	SOCIAL SCORRY	\$	\$ \$
c. Union dues		\$ 0	* <u></u>
1. Other (Specify):	401k Loan	\$ 163	\$
SUBTOTAL OF PA	YROLL DEDUCTIONS	\$1675	\$
TOTAL NET MON	THLY TAKE HOME PAY	\$3325	\$
Regular income from	n operation of business or profession or farm	•	*
(Attach detailed st	atement)	2 0	2
ncome from real pr	operty	s <u>0</u>	s
nterest and dividend		\$0	\$
Alimony, maintena	nce or support payments payable to the debtor for	\$ 0	·
	or that of dependents listed above		* <u></u>
	overnment assistance		
(Specify): Pension or retireme	***	\$0	\$
Other monthly inco		\$ 0	\$
(Specify):	ALICE CONTRACTOR OF THE CONTRA	***************************************	· · · · · · · · · · · · · · · · · · ·
(opening).		<u> 0</u>	<u> </u>
SUBTOTAL OF L	NES 7 THROUGH 13	\$0	\$
AVERAGE MONT	THLY INCOME (Add amounts on lines 6 and 14)	\$3325	s
COMBINED AVE	ACE MONTH MANOR TO A COMMENT	\$3325	
s from line 15)	RAGE MONTHLY INCOME: (Combine column		
э и оти ште 13)		(Report also on Summar	y of Schedules and, if applicable.
		on Statistical Summary o	of Certain Liabilities and Related Data
Describe any incres	se or decrease in income reasonably anticipant and	aaam middin die eee oo o	Land of the control
	se or decrease in income reasonably anticipated to	occur within the year foll	lowing the filing of this document:

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In re Harper, Nicole Antonia	Case No.
Debtor	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made byweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." 1. Rent or home mortgage payment (include lot rented for mobile home) 1000 Yes No Z a. Are real estate taxes included? b. Is property insurance included? 250 2. Utilities: a. Electricity and heating fuel b Water and sewer 150 c. Telephone Ð d. Other_ 3. Home maintenance (repairs and upkeep) 525 4. Food 5. Clothing 150 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 300 200 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 0 10.Charitable contributions 11 Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life 0 c. Health d. Auto 0 e. Other 0 12. Taxes (not deducted from wages or included in home mortgage payments) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a Anto Other 0 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 250 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 0 17. Other ChidCare, Education, Student Loans 750 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, 3750 if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME

3325

3750

-425

a. Average monthly income from Line 15 of Schedule I

b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

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B6 Declaration (Official Form 6 - Declaration) (12/07)

n re Harper, Nicole Autonia	Case No.
Debter	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

my knowledge, information, and belief.	the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best
	110 0 11-
Date	Signature: Debtor
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNAT	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices an promulgated pursuant to 11 U.S.C. § 110(h) setting a maxi-	aptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided information required under 11 U.S.C. §§ 110(b), 110(b) and 342(b); and, (3) if rules or guidelines have been imum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum stor or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, sta who signs this document	ate the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
Signature of Bankruptcy Petition Preparet	
	Date
	Date s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
lames and Social Security mumbers of all other individuals	
Names and Social Security numbers of all other individuals former than one person prepared this document, attach ad bankruptcy petition preparer's failure to comply with the prov	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
Names and Social Security mumbers of all other individuals of more than one person prepared this document, attach ad bankruptcy petition preparer's failure to comply with the provenue. S. U.S.C. § 156.	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
Names and Social Security numbers of all other individuals of more than one person prepared this document, attach add bankrupicy potition preparer's failure to comply with the provide U.S.C. § 156. DECLARATION UNDER PENA I, the	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: iditional signed sheets conforming to the appropriate Official Form for each person. Assists of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; ALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
Names and Social Security mumbers of all other individuals of more than one person prepared this document, attach add bankruptcy patition preparer's failure to comply with the provide U.S.C. § 156. DECLARATION UNDER PENA I, the	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: Iditional signed sheets conforming to the appropriate Official Form for each person. Asstors of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; LLTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the
Names and Social Security numbers of all other individuals of more than one person prepared this document, attach add bankruptcy patition preparer's failure to comply with the provide U.S.C. § 156. DECLARATION UNDER PENA I, the	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: Iditional signed sheets conforming to the appropriate Official Form for each person. Asstors of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; LLTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the Corporation or partnership) percent as declare and a partnership and as debtor in this case, declare and a partnership described by the corporation of a member of an authorized agent of the
Names and Social Security numbers of all other individuals If more than one person prepared this document, attach ad It bankrupicy patition preparer's failure to comply with the provide U.S.C. § 156. DECLARATION UNDER PENA I, the	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: Iditional signed sheets conforming to the appropriate Official Form for each person. Assistant of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; LLIY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have seen sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT

	NORTHERN I	DISTRICT OF ILLINOIS
In re:_	Harper, Nicole Antonia Debtos	Case No. (if known)
	1XIIII	(II RIOWE)
	STATEMENT C	OF FINANCIAL AFFAIRS
informatiled. A should affairs. child's	ormation for both spouses is combined. If the case ation for both spouses whether or not a joint petitio An individual debtor engaged in business as a sole provide the information requested on this statemen To indicate payments, transfers and the like to mi	or. Spouses filing a joint petition may file a single statement on which is filed under chapter 12 or chapter 13, a married debtor must furnish on is filed, unless the spouses are separated and a joint petition is not proprietor, partner, family farmer, or self-employed professional, at concerning all such activities as well as the individual's personal nor children, state the child's initials and the name and address of the y John Doe, guardian." Do not disclose the child's name. See, 11 U.S.O.
additio	omplete Questions 19 - 25. If the answer to an ap	ors. Debtors that are or have been in business, as defined below, also plicable question is "None," mark the box labeled "None." If use and attach a separate sheet properly identified with the case name.
	I	DEFINITIONS
the filin of the v self-em	ual debtor is "in business" for the purpose of this for ng of this bankruptcy case, any of the following: an voting or equity securities of a corporation; a partne uployed full-time or part-time. An individual debtor is in a trade, business, or other activity, other than a	purpose of this form if the debtor is a corporation or partnership. An orm if the debtor is or has been, within six years immediately preceding officer, director, managing executive, or owner of 5 percent or more or, other than a limited partner, of a partnership; a sole proprietor or also may be "in business" for the purpose of this form if the debtor is an employee, to supplement income from the debtor's primary
5 percei	latives; corporations of which the debtor is an offic	limited to: relatives of the debtor; general partners of the debtor and er, director, or person in control; officers, directors, and any owner of rporate debtor and their relatives; affiliates of the debtor and insiders .S.C. § 101.
· · · · · · · · · · · · · · · · · · ·	Income from employment or operation of	business
None	the debtor's business, including part-time activiti- beginning of this calendar year to the date this ca- two years immediately preceding this calendar y- the basis of a fiscal rather than a calendar year in of the debtor's fiscal year.) If a joint petition is f	received from employment, trade, or profession, or from operation of es either as an employee or in independent trade or business, from the ase was commenced. State also the gross amounts received during the year. (A debtor that maintains, or has maintained, financial records on any report fiscal year income. Identify the beginning and ending dates iled, state income for each spouse separately. (Married debtors filing to of both spouses whether or not a joint petition is filed, unless the iled.)

AMOUNT		SOURCE	
Yr 2008	60000	0	Employment
Yr 2007	57000	0	Employment
Yr 2006	54000	0	Employment

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2

AMOUNT			SOURCE
	0	0	
	0	0	
	0	0	

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None Di

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF	AMOUNT	AMOUNT
	PAYMENTS	PAID	STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF	AMOUNT	AMOUNT
	PAYMENTS/	PAID OR	STILL
	TRANSFERS	VALUE OF	OWING
		TRANSFERS	

None \mathbf{Z}

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

PAYMENT

AMOUNT PAID

AMOUNT STILL OWING 3

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one None

year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

the spouses are separated and a joint petition is not filed.)

DATE OF **SEIZURE**

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT 4

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION
AND VALUE
Of PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptey law or preparation of a petition in bankruptey within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE VA

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

IF ANY

TO BOX OR DEPOSITORY CONTENTS

13. Setoffs

Note

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

6

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None Z a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

7

NOTICE LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL

ADDRESS

BEGINNING AND

8

NAME

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN NATURE OF BUSINESS **ENDING DATES**

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

W

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

9

	NAME		ADDRESS			
None	d. List all financial institutions, creci financial statement was issued by the	litors and other parties, including me e debtor within two years immediat	ercantile and trade agencies, to whom a ely preceding the commencement of this car			
	NAME AND ADDRESS		DATE ISSUED			
	20. Inventories					
None	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.					
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)			
Nome Z	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above. NAME AND ADDRESSES OF CUSTODIAN					
	DATE OF INVENTORY		OF INVENTORY RECORDS			
	21 . Current Partners, Officer	s, Directors and Shareholders				
None Z	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.					
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST			
Nome Z	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.					
			NATURE AND PERCENTAGE			

22 . Former partners, e	officers,	directors	and	shareholders
-------------------------	-----------	-----------	-----	--------------

Non

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TTTLE

DATE OF TERMINATION

10

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * * *

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11

[If comple	eted by an individual or individual and	spouse]
I declare t affairs and	under penalty of perjury that I have read any attachments thereto and that they	d the answers contained in the foregoing statement of financial are true and correct.
Date	X0/24/0X	Signature Www W
Date		Signatureof Joint Debtor (if any)
I declare un	d on behalf of a partnership or corporation] der penalty of penjury that I have read the answ that they are true and correct to the best of my	vers contained in the foregoing statement of financial affairs and any attachments knowledge, information and belief.
Date		Signature
{An individi	ral signing on behalf of a partnership or corpor	Print Name and Title ration must indicate position or relationship to debtor.]
Penalty.		ntunuation sheets attached 200 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
I declare under penalty compensation and have and 342(b); and, (3) if n bankruptcy petition prep	y of perjury that: (1) I am a bankruptcy petition provided the debtor with a copy of this documules or guidelines have been promulgated purs	RNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) In preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for ent and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), uant to 11 U.S.C. § 110(b) setting a maximum fee for services chargeable by kinning amount before preparing any document for filing for a debtor or accepting
	and Title, if any, of Bankruptcy Petition Prepara	er Social-Security No. (Required by 11 U.S.C. § 110. title (If any), address, and social-security number of the officer, principal,
responsible person, or po	property of the document.	13 ж.уу, вайсчээ, ино зооны-звош ну пытове ој иле однове, principal,
Address X Signature of Bankruptcy		

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

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Form 8 (10/05)

preparer is not an individual:

United States Bankruptcy Court

	NORTHERN	District Of <u>ILLINOIS</u>			
In re Harper, Nicole Antonia					
Debtor			Case No.	Chapte	er 7
СНА	PTER 7 INDIVIDUAL DI	ERTOR'S STATEMEN	T OF IN	TENTION	
				TENTION	
☐ I have filed a schedule of	assets and liabilities which includes executory contracts and unexpired l g with respect to the property of the	eases which includes personal	property sul	oject to an unexp ject to a lease:	ired lease.
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is clarmed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Description of Leased Property	Lessor's Name	Lease will be assumed pursuar to 11 U.S.C. § 362(h)(1)(A)	at		
Date:					
	**********************	Signature of Do			
I declare under penalty of perju compensation and have provided 110(h), and 342(b); and, (3) if ru chargeable by bankruptcy petitio	ry that: (1) I am a bankruptcy petiti I the debtor with a copy of this docu les or guidelines have been promula in preparers. I have given the debtor the debtor, as required in that section	on preparer as defined in 11 U ment and the notices and infor gated pursuant to 11 U.S.C. §	.S.C. § 110; mation requ	(2) I prepared the ired under 11 U.S	is document for S.C. §§ 110(b),
Printed or Typed Name of Bankr If the bankruptcy petition prepart responsible person or partner wh	er is not an individual, state the nar	Social Security ne, title (if any), address, and i	No. (Requir social securi	ed under 11 U.S. ty number of the	C. § 110.) officer, principal,
Address					
X					
Signature of Bankruptcy Petition	Preparer Date				
Names and Social Security Numb	pers of all other individuals who pre	pared or assisted in preparing	this docume	nt unless the bank	cruptcy petition

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

United States Bankruptcy Court District Of ILLINOIS		
IN RE. Harper, Nicole Antonia		
Debtor(s).	Case No	
	hereby verify that the attached list of creditors is true owledge and that it corresponds to the creditors listed	
in my/our schedules.		
Date: 10124/08	Debtor Local Land	
	Joint Debtor	

1st Natl Accept Co 241 E Saginaw 500 East Lansing MI 48823

Afni Inc Pob 3427 Bloomington IL 61702

Afni Inc Po Box 3427 Bloomington IL 61702

Amca Po Box 1235 Elmsford NY 10523-0935

Amex
Po Box 297871
Fort Lauderdale FL 33329

Amex
Po Box 297871
Fort Lauderdale FL 33329

Bally Total Fitness 12440 E Imperial Hwy 30 Norwalk CA 90650

Bank Of America Po Box 15019 Wilmongton DE 19850 Bank Of America Po Box 15019 Wilmington DE 19850

Bp America 501 West Lake Park Blvd Houston TX 77079

Capital One Po Box 85520 Richmond VA 23285

Chase - Card Member Services Po Box 15153 Wilmington DE 19886-5153

Chase Bank Usa Na Bankone Card Serv 800 Brooksedge Blv Westerville OH 43081

Citibank Po Box 688915 Des Moines IA 50368-8915

Citibank Po Box 688915 Des Moines IA 50368-8915

Citibank Sd Na Po Box 6241 Sioux Falls SD 57117 Citicards/hsbc Po Box 20483 Kansis City MO 64195

Ffcc-columbus Inc 1550 Old Henderson Rd St Columbus OH 43220

Financial Control Servic Po Box 668 N114 W19225 Clinton Germantown WI 53022

Ford Motor Credit Pob 542000 Omaha NE 68154

Hsbc Bank Po Box 5253 Carol Stream IL 60197

Hunter Warfield 3111 W Martin Luther King Tampa FL 33607

Illinois Collection 8231 185th St 100 Tinley Park IL 60487

Illinois Collection Se 8231 185th St 100 Tinley Park IL 60487 Illinois Collection Services Po Box 1010 Tinley Park IL 60477-9110

Kca Financial Svcs 628 North St Geneva IL 60134

Lca Collections Po Box 2240 Burlington NC 27216-2240

Merchants Credit 223 W Jackson St 900 Chicago IL 60606

Merchants Credit 223 W Jackson St 900 Chicago IL 60606

Merchants Credit 223 W Jackson St 900 Chicago IL 60606

Merchants Credit 223 W Jackson St 900 Chicago IL 60606

Metrodocs 4311akeview Ct Mount Prospect IL 60056 Midland 8875 Aero Dr 200 San Diego CA 9213

Midland Credit Mgmt 8875 Aero Dr San Diego CA 92123

Nco Fin/22 507 Prudential Roa Horsham PA 19044

Nco Fin/22 507 Prudential Roa Horsham IL 19044

Nco Fin/31 Po Box 41667 Philadelphia PA 19101

Pff Emergency Services Po Box 428189 Evergreen Park IL 60805

Professional Recovery System 600 17 St 2600 S Denver CO 80202

Shell Commercial Fleet Po Box 183019 Columbus OH 43218-3019 Speedway Super America Llc Attn; Credit Customer Service Springfield OH 45501

Speedway Superamerica 500 Speedway Dr Enon OH 45323

State Collection Servi 2509 S Stoughton Rd Madison WI 53716

Torres Credit 27 Fairview St 301 Carlisle PA 17015

Unistates Ca Llc 2809 Wehrle Dr 1 Williamsville NY 14221

United Collection Bur Inc 5620 Southwyck Blvd Ste Toledo OH 43614

United Financial Service 333 Washington Blv Marina Del Rey CA 90292

Us Bank Po Box 79048 St Louis MO 63179-0408 Us Bank - World Perks Pobox 790408 St Louis MO 63179-0408

Will Law Magistrate / Amberton 14 W Jefferson St Joliet IL 60432